

1 **ARIZONA DEPARTMENT OF FINANCIAL INSTITUTIONS**

2 In the Matter of the Debt Management License  
3 of:

4 **WORLD CLASS DEBT SOLUTIONS, LLC**  
5 **and RONALD J. BARTELT, MEMBER, and**  
6 **BRANSON J. BARTELT, MEMBER**  
3115 S. Price Road  
Chandler, AZ 85248

7 Respondents.

No. 10F-BD121-SBD


**ORDER OF SUMMARY SUSPENSION  
AND NOTICE OF OPPORTUNITY FOR  
HEARING**

8 The Arizona Department of Financial Institutions (the "Department") hereby finds that  
9 World Class Debt Solutions, LLC and Ronald J. Bartelt, Member, and Branson J. Bartelt, Member,  
10 ("Respondents") have violated the provisions of the Arizona Revised Statutes ("A.R.S."), Title 6 as  
11 set forth below and finds that the public health, safety and welfare require emergency action  
12 pursuant to A.R.S. §§ 6-905 and 41-1092.11(B).

13 **THEREFORE, IT IS ORDERED** to summarily suspend the Arizona debt management  
14 license held by Respondents. **This suspension is effective immediately.**

15 EFFECTIVE this 1<sup>st</sup> day of March, 2010.

16 Thomas L. Wood  
17 Acting Superintendent of Financial Institutions

18 By   
19 Robert D. Charlton  
20 Assistant Superintendent of Financial Institutions

21 PLEASE TAKE NOTICE that, pursuant to Titles 6 and 41 of the Arizona Revised Statutes  
22 and Title 20, Chapter 4 of the Arizona Administrative Code ("A.A.C."), Respondents are hereby  
23 notified that they are entitled to a hearing to contest the allegations set forth in this Order. The  
24 Request for Hearing shall be filed with the Arizona Department of Financial Institutions (the  
25 "Department") pursuant to A.R.S. § 6-137(D) within **thirty (30) days** of service of this Order and  
26 shall identify with specificity the action or order for which review is sought in accordance with

1 A.R.S. § 41-1092.03(B).

2 Pursuant to A.R.S. §§ 41-1092.01(D) and 41-1092.03(B), any person may appear on his or  
3 her own behalf or by counsel. If Respondents is represented by counsel, the information required by  
4 A.R.S. § 41-1092.03(B) shall be included in the Request for Hearing. Upon the filing of a Request  
5 for Hearing, the Department shall issue a Notice of Hearing scheduling the matter for hearing in  
6 accordance with A.R.S. § 41-1092.05. **Persons with disabilities may request reasonable**  
7 **accommodations such as interpreters, alternative formats, or assistance with physical**  
8 **accessibility.** Requests for special accommodations must be made as early as possible to allow time  
9 to arrange the accommodations. If accommodations are required, call the Office of Administrative  
10 Hearings at (602) 542-9826.

11 Respondents have the right to request an Informal Settlement Conference, pursuant to A.R.S.  
12 § 41-1092.06, by filing a written request no later than **twenty (20) days** before the scheduled  
13 hearing. The conference will be held within **fifteen (15) days** after receipt of your request. If an  
14 Informal Settlement Conference is requested, a person with the authority to act on behalf of the  
15 Department will be present (the "Department Representative"). Please note that in requesting an  
16 Informal Settlement Conference, Respondents waive any right to object to the participation of the  
17 Department Representative in the final administrative decision of this matter, if it is not settled. In  
18 addition, any written or oral statement made by Respondents at such informal settlement conference,  
19 including written documentation created or expressed solely for purposes of settlement negotiations,  
20 are inadmissible in any subsequent administrative hearing. (See A.R.S. § 41-1092.06 for rules  
21 regarding informal settlement conferences.) Conversely, any written or oral statement made by  
22 Respondents outside an Informal Settlement Conference is not barred from being admitted by the  
23 Department in any subsequent hearing.

24 If Respondents do not request a hearing, this Order shall become final. If Respondents  
25 request a hearing, the purpose of the hearing shall be to determine if grounds exist for: (1) the  
26 issuance of an order pursuant to A.R.S. § 6-137 directing Respondents to cease and desist from the

1 violative conduct and to take the appropriate affirmative actions, within a reasonable period of time  
2 prescribed by the Superintendent, to correct the conditions resulting from the unlawful acts,  
3 practices, and transactions; (2) the imposition of a civil monetary penalty pursuant to A.R.S. § 6-  
4 132; (3) the suspension or revocation of Respondent's license pursuant to A.R.S. § 6-708; and (4) an  
5 order or any other remedy necessary or proper for the enforcement of statutes and rules regulating  
6 debt management companies pursuant to A.R.S. §§ 6-123 and 6-131.

### 7 FINDINGS

8 1. Respondent World Class Debt Solutions, LLC is an Arizona Limited Liability  
9 Company authorized to transact business in Arizona as a debt management company, license number  
10 DM 0910635, within the meaning of A.R.S. §§ 6-701, *et seq.* The nature of World Class Debt  
11 Solutions, LLC's business is that of receiving money, or evidences thereof, in this state or from a  
12 resident of this state as agent of a debtor for the purpose of distributing the same to his creditors in  
13 payment or partial payment of his obligations, within the meaning of A.R.S. § 6-701(4).

14 2. Pursuant to A.R.S. § 6-704(B), Respondents are required to have a surety bond.

15 3. On November 12, 2009, the Department received notification from Great American  
16 Insurance Company stating that World Class Debt Solutions, LLC's surety bond, number  
17 FS5883476 in the amount of \$10,000.00, was to be cancelled effective December 31, 2009.

18 4. On November 19, 2009, the Department sent an email to Respondents, to the email  
19 address on record with the Department, informing them of the bond cancellation.

20 5. Respondents failed to provide documentation regarding the reinstatement of their  
21 bond or documentation of a new surety bond.

22 6. Respondents do not have the required surety bond in order to conduct business as a  
23 debt management company.

24 7. The conduct described above constitutes an immediate threat to the public health,  
25 safety, and welfare warranting immediate suspension of Respondent's debt management license.

26 8. The conduct described above constitutes grounds for the suspension of Respondent's

1 debt management license.

2 LAW

3 1. Pursuant to A.R.S. Title 6, Chapter 6, the Superintendent has the authority and duty to  
4 regulate all persons engaged in the debt management business and with the enforcement of statutes,  
5 rules, and regulations relating to debt management companies.

6 2. By the conduct set forth in the Findings, Respondents have failed to maintain the  
7 surety bond required by A.R.S § 6-704(B).

8 3. Pursuant to A.R.S. §§ 6-708 and 41-1092.11(B), the conduct described above  
9 constitutes an immediate threat to the public health, safety and welfare warranting immediate  
10 suspension of Respondent's debt management license.

11 4. Respondents have not conducted business in accordance with the law and have  
12 violated Title 6, Chapter 6, which constitutes grounds for the suspension or revocation of  
13 Respondent's license pursuant to A.R.S. § 6-708(B)(2).

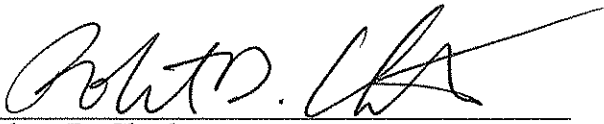
14 5. The violations, set forth above, constitute grounds for the pursuit of any other remedy  
15 necessary or proper for the enforcement of statutes and rules regulating debt management companies  
16 in Arizona pursuant to A.R.S. §§ 6-123 and 6-131.

17 6. Pursuant to A.R.S. § 6-132, Respondent's violations of the aforementioned statutes  
18 are grounds for a civil penalty of not more than five thousand dollars (\$5,000.00) for each violation  
19 for each day.

20 WHEREFORE, if Respondents do not request a hearing to contest the above Findings or  
21 produce evidence of a valid surety bond, Respondent's license shall remain suspended unless and  
22 until reinstated or until said license expires by operation of law.

23  
24 DATED this 1<sup>st</sup> day of March, 2010.

25 Thomas L. Wood  
26 Acting Superintendent of Financial Institutions

1  
2 By   
3 Robert D. Charlton  
4 Assistant Superintendent of Financial Institutions

5 ORIGINAL of the foregoing filed this 1<sup>st</sup>  
6 day of March, 2010, in the office of:

7 Thomas L. Wood  
8 Acting Superintendent of Financial Institutions  
9 Arizona Department of Financial Institutions  
10 ATTN: Susan Longo  
11 2910 N. 44th Street, Suite 310  
12 Phoenix, AZ 85018

13 COPY mailed/delivered same date to:

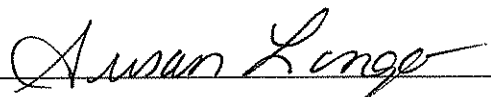
14 Craig A. Raby  
15 Assistant Attorney General  
16 Attorney General's Office  
17 1275 West Washington  
18 Phoenix, AZ 85007

19 Richard Fergus, Licensing Division Manager  
20 Robert D. Charlton, Assistant Superintendent  
21 Arizona Department of Financial Institutions  
22 2910 N. 44th Street, Suite 310  
23 Phoenix, AZ 85018

24 AND COPY MAILED SAME DATE, by  
25 Certified Mail, Return Receipt Requested to:

26 World Class Debt Solutions, LLC  
Attention: Ronald J. Bartelt and Branson J. Bartelt, Members  
3115 S. Price Road  
Chandler, AZ 85248  
Respondents

Ronald Bartelt, Statutory Agent  
World Class Debt Solutions, LLC  
3115 S. Price Rd.  
Phoenix, AZ 85008

24 By:   
25  
26